

LAW OFFICES OF PETER J. RUSSO, P.C.

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Tuesday, December 26, 2006

US Middle District Court
Attn: Mark Armbruster
P.O. Box 983
Harrisburg, PA 17108

RE: STATUS UPDATE – WILLIAM LELAND FREEMAN
CASE NO: 1-01-04273

Dear Mr. Armbruster,

Please allow this letter to act as an update for the court in regards to the
aforementioned civil suit.

Per Attorney Dorothy Mott's office, Mr. Freeman's Chapter 13 Plan has
been paid off and discharged. Attached please find docket entries from the Middle
District of Pennsylvania of the same.

After discussion with Attorney Mott's office, she feels it is unnecessary to
motion the court for the dismissal of the civil action with Floor Coverings International.
Although my client has had no contact with me, if Judge Rambo feels it is required, I will
gladly file a motion to dismiss the action.

If I can be of further assistance please do not hesitate to contact me.
Thank you for your time and consideration in this matter.

Very Truly Yours,

A handwritten signature in black ink, appearing to read 'Peter J. Russo', enclosed within a large, loopy oval shape.

Peter J. Russo, Esquire

cc: Dorothy Mott, Esquire
F. Stephenson Matthes, Esquire.
William Freeman

Enclosures

B18W (12/03)

United States Bankruptcy Court**Middle District of Pennsylvania****Case No. 1:01-bk-04273-MDE****In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):****William Leland Freeman
751 MOORES MOUNTAIN ROAD
LEWISBERRY, PA 17339****Social Security No.:****xxx-xx-3575****Employer's Tax I.D. No.:****DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN****It appearing that the debtor is entitled to a discharge,****IT IS ORDERED:****The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).****BY THE COURT****Dated: 8/18/05****United States Bankruptcy Judge****SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18W continued (7/99)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT PENNSYLVANIA

IN THE MATTER OF:

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)	CHAPTER 13
)	CASE NO. 10104273
)	
WILLIAM LELAND FREEMAN)	DATE FILED: 08/02/2001
)	DATE CONFIRMED: 10/09/2002
321 DEERFIELD RD)	DATE CONCLUDED: 08/16/2005
CAMP HILL, PA 17011)	
DEBTOR (S))	
)	
)	

CHAPTER 13 STANDING TRUSTEE'S
FINAL REPORT
CLOSED COMPLETED/DISCHARGED

Pursuant to 11 U.S.C. Section 1302(b)(1) and Rule 2015(2), the Trustee has maintained detailed reports of receipts and disbursements which are as follows

Claim Creditor's Name	Amount Allowed	Paid to Date	Balance Due

SECURED			
101 FIRST UNION NATIONAL BANK	0.00	0.00	0.00

		0.00	
UNSECURED			
201 PETER J. RUSSO, ESQUIRE	2,590.35	249.34	2,341.01
202 FLOORCOVERINGS INTL, LTD	50,953.70	4,870.87	46,082.83

		5,120.21	
REFUND TO DEBTOR			
999 **WILLIAM FREEMAN	0.00	0.00	0.00

		0.00	
DEBTOR ATTORNEY			
000 DOROTHY MOTT, ESQUIRE	3,500.00	3,500.00	0.00

		3,500.00	

TOTAL RECEIPTS	DISBURSED	TRUSTEE FEES	CASH ON HAND
9,000.00	8,620.21	379.79	0.00

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